

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Maria Antonette Everett, Debtor**

**Case No. 25-51073-KMS  
CHAPTER 13**

**NOTICE OF FILING CHAPTER 13 PLAN AND MOTIONS FOR VALUATION AND  
LIEN AVOIDANCE**

The above-named Debtor has filed a *Chapter 13 plan and Motions for Valuation and Lien Avoidance* (the “Plan”) with the Bankruptcy Court in the above referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at Dan M. Russell, Jr., U.S. Courthouse, 2012 15th Street, Suite 244, Gulfport, MS 39501, on or before September 8, 2025. Copies of the objection must be served on the Trustee, US Trustee, Debtor, and Attorney for Debtor.

Objections to confirmation will be heard and confirmation determined on October 14, 2025, at 01:30 PM in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing.

Date: July 30, 2025

*/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
trollins@therollinsfirm.com  
601-500-5533

Fill in this information to identify your case:

|  |   |
|--|---|
| Debtor 1                               | <b>Maria Antonette Everett</b>          |
|  | Full Name (First, Middle, Last)         |
| Debtor 2                               |   |
| (Spouse, if filing)                    | Full Name (First, Middle, Last)         |
| United States Bankruptcy Court for the | <b>SOUTHERN DISTRICT OF MISSISSIPPI</b> |
| Case number:<br>(If known)             |   |

Check if this is an amended plan, and list below the sections of the plan that have been changed.

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## Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

### Part 1: Notices

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

|     |  |                                   |  |
|-----|--|-----------------------------------|--|
| 1.1 | A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 1.2 | Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.  | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 1.3 | Nonstandard provisions, set out in Part 8.   | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

### Part 2: Plan Payments and Length of Plan

#### 2.1 Length of Plan.

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

#### 2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$1,143.00 ( monthly,  semi-monthly,  weekly, or  bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

**Direct.**  


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Debtor Maria Antonette Everett Case number \_\_\_\_\_

Joint Debtor shall pay \_\_\_\_\_ ( monthly,  semi-monthly,  weekly, or  bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **2.3 Income tax returns/refunds.**

*Check all that apply*

- Debtor(s) will retain any exempt income tax refunds received during the plan term.
- Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- Debtor(s) will treat income refunds as follows:  
\_\_\_\_\_

### **2.4 Additional payments.**

*Check one.*

- None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

### **Part 3: Treatment of Secured Claims**

#### **3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).**

*Check all that apply.*

- None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- Insert additional claims as needed.*

#### **3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..**

- None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

#### **3.3 Secured claims excluded from 11 U.S.C. § 506.**

*Check one.*

- None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.
- The claims listed below were either:

(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling.

| Name of Creditor   | Collateral                                | Amount of claim    | Interest rate* |
|--------------------|---|--------------------|----------------|
| <b>Sunbelt FCU</b> | <b>2022 Lincoln Nautilus 38,724 miles</b> | <b>\$37,736.00</b> | <b>10.00%</b>  |

\*Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District.

*Insert additional claims as needed.*

#### **3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.**

*Check one.*

- None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

#### **3.5 Surrender of collateral.**

Debtor Maria Antonette Everett Case number \_\_\_\_\_

*Check one.*

**None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

**Part 4: Treatment of Fees and Priority Claims**

**4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case.

**4.3 Attorney's fees.**

No look fee: 4,600.00

Total attorney fee charged: \$4,600.00

Attorney fee previously paid: \$272.00

Attorney fee to be paid in plan per confirmation order: \$4,328.00

Hourly fee: \$\_\_\_\_\_. (Subject to approval of Fee Application.)

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

*Check one.*

**None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

**4.5 Domestic support obligations.**

**None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

The sum of \$

100.00 % of the total amount of these claims, an estimated payment of \$ 10,176.00

The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$39,750.00. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Other separately classified nonpriority unsecured claims (special claimants).** *Check one.*

**None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.** *Check one.*

Debtor Maria Antonette Everett Case number \_\_\_\_\_

**None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate**

**7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.**

**Part 8: Nonstandard Plan Provisions**

**8.1 Check "None" or List Nonstandard Plan Provisions**

**None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

**Part 9: Signatures:**

**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X /s/ Maria Antonette Everett

**Maria Antonette Everett**

Signature of Debtor 1

Executed on July 25, 2025

**115 Palmer Rd**

Address

**Ellisville MS 39437-0000**

City, State, and Zip Code

Telephone Number

X

Signature of Debtor 2

Executed on \_\_\_\_\_

Address

City, State, and Zip Code

Telephone Number

X /s/ Thomas C. Rollins, Jr.

**Thomas C. Rollins, Jr. 103469**

Signature of Attorney for Debtor(s)

**P.O. Box 13767**

**Jackson, MS 39236**

Address, City, State, and Zip Code

**601-500-5533**

Telephone Number

**trollins@therollinsfirm.com**

Email Address

Date July 25, 2025

**103469 MS**

MS Bar Number

**CERTIFICATE OF SERVICE**

I, Thomas C. Rollins, Jr., attorney for the Debtor, do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following party to be served electronically via ECF:

Case Trustee  
Office of the US Trustee

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by US Mail, postage prepaid, to all other parties listed on the attached master mailing list (matrix).

Date: July 30, 2025

/*s/ Thomas C. Rollins, Jr.*  
*Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr., MSB# 103469  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
[trollins@therollinsfirm.com](mailto:trollins@therollinsfirm.com)  
601-500-5533

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4                   **UNITED STATES BANKRUPTCY COURT**  
5                   **SOUTHERN DISTRICT OF MISSISSIPPI**

6                   IN RE:  
7                   **MARIA ANTONETTE EVERETT**

8                   CASE NO: 25-51073-KMS  
9                   **DECLARATION OF MAILING**  
10                  **CERTIFICATE OF SERVICE**  
11                  Chapter: 13

12 On 7/30/2025, I did cause a copy of the following documents, described below,

13                  Notice and Plan

14  
15  
16  
17  
18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with  
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and  
20 incorporated as if fully set forth herein.

21 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.  
22 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to  
23 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if  
fully set forth herein.

24 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been  
25 served electronically with the documents described herein per the ECF/PACER system.

26                  DATED: 7/30/2025

27                  /s/ Thomas C. Rollins, Jr.  
28                  Thomas C. Rollins, Jr. 103469  
29                  Attorney at Law  
30                  The Rollins Law Firm  
31                  702 W. Pine Street  
32                  Hattiesburg, MS 39401  
33                  601 500 5533  
34                  trollins@therollinsfirm.com

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3           **UNITED STATES BANKRUPTCY COURT**  
4           **SOUTHERN DISTRICT OF MISSISSIPPI**

5           IN RE:  
6           **MARIA ANTONETTE EVERETT**

7           CASE NO: 25-51073-KMS  
8           **CERTIFICATE OF SERVICE**  
9           **DECLARATION OF MAILING**

10           Chapter: 13

11           On 7/30/2025, a copy of the following documents, described below,

12           Notice and Plan

13  
14  
15  
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19           were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient  
20           postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth  
herein.

21           The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above  
22           referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of  
Service and that it is true and correct to the best of my knowledge, information, and belief.

23           DATED: 7/30/2025

24           

25           Miles Wood  
26           BK Attorney Services, LLC  
27           d/b/a certificateofservice.com, for  
28           Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

**CASE INFO**

LABEL MATRIX FOR LOCAL NOTICING  
 NCRS ADDRESS DOWNLOAD  
 CASE 25-51073-KMS  
 SOUTHERN DISTRICT OF MISSISSIPPI  
 WED JUL 30 7-52-51 PST 2025

**EXCLUDE**

~~US BANKRUPTCY COURT~~  
~~DAN M RUSSELL JR US COURTHOUSE~~  
~~2012 15TH STREET SUITE 244~~  
~~GULFPORT MS 39501-2036~~

ADT  
 PO BOX 371490  
 PITTSBURGH PA 15250-7490

CITIBANK  
 CENTRALIZED BANKRUPTCY  
 PO BOX 790046  
 ST LOUIS MO 63179-0046

JPMCB  
 MAILCODE LA47100  
 700 KANSAS LANE  
 MONROE LA 71203-4774

MIDLAND CREDIT MGMT  
 ATTN BANKRUPTCY  
 PO BOX 939069  
 SAN DIEGO CA 92193-9069

SUNBELT FCU  
 ATTN BANKRUPTCY  
 6885 US HWY 49  
 HATTIESBURG MS 39402

SYNCBBELK DUAL CARD  
 ATTN BANKRUPTCY  
 300 COVENTRY ROAD  
 KENSINGTON CA 94707-1214

~~UNITED STATES TRUSTEE~~  
~~501 EAST COURT STREET~~  
~~SUITE 6 430~~  
~~JACKSON MS 39201 5022~~

**EXCLUDE**

(P) DAVID RAWLINGS  
 ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE  
 PO BOX 566  
 HATTIESBURG MS 39403 0566

**DEBTOR**

MARIA ANTONETTE EVERETT  
 115 PALMER RD  
 ELLISVILLE MS 39437-5026

**EXCLUDE**

~~THOMAS CARL ROLLINS JR~~  
~~THE ROLLINS LAW FIRM PLLC~~  
~~PO BOX 13767~~  
~~JACKSON MS 39236 3767~~